

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA**

In re

Case No. 02-32586-WRS

Chapter 11

CENTRAL ALABAMA HOME
HEALTH SERVICES INC.,

Debtor

COLONIAL BANK N.A.,

Plaintiff

Adv. Pro. No. 02-3147-WRS

v.

CENTRAL ALABAMA HOME
HEALTH SERVICES INC., ELIZABETH
WATTERS, et al.,

Defendants

MEMORANDUM DECISION

This Adversary Proceeding is before the Court upon the Motion for Summary Judgment filed by Plaintiff Colonial Bank. (Doc. 153). Colonial originally brought suit against 480 individuals, contending that their interests in certain life insurance policies were subject to a security interest of Colonial Bank. This Court has previously entered default judgments, on September 12, 2003 (Doc. 34), August 25, 2004 (Doc. 79), March 18, 2005 (Doc. 117), July 29, 2005 (Doc. 127), and January 3, 2006. (Doc. 136). All but 9 of the original 480 named Defendants have been disposed of either by entry of default or dismissal. The remaining Defendants are Charlotte Holmes, Elizabeth Matthews, Patricia Waver, Carol Long, Jo Ann Simmons, Vivian Randall, Elizabeth Watters, Brenda Williams and Eleanor Hobbs. The nine

Defendants last named have not responded to Requests for Admission or the Plaintiff's Motion for Summary Judgment. As no responses have been made, and as it appears that the motion filed by Colonial Bank has merit, the Court determines that the security interest of Colonial Bank in the subject insurance policies is superior to any interest of any of the named Defendants. Judgment will be entered by way of a separate document. It is intended that this is a final judgment which disposes of the Plaintiff's claims against all named Defendants.

Done this 25th day of October, 2006.

/s/ William R. Sawyer
United States Bankruptcy Judge

c: Britt Batson Griggs, Attorney for Plaintiff
Chad Lee, Attorney for Defendant Elizabeth Watters
Brenda J. Williams
Charlotte Holmes
Patricia Ann Waver
Carol P. Long
Eleanor M. Hobbs
Vivian Randall
Elizabeth P. Matthews
Jo Ann Simmons